

Fill in this information to identify the case:

Debtor 1 Jodi L Ritenour
Debtor 2 Jason E. Ritenour
(Spouse, if filing)
United States Bankruptcy Court for the: Western District of Pennsylvania
(State)
Case number 19-24856-GLT

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known): 23

Last four digits of any number you use to identify the debtor's account: 5739

Date of payment change: 03/01/2021
Must be at least 21 days after date of this notice

New total payment: \$793.66
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: There is an Escrow shortage off \$65.84

Current escrow payment: \$ 272.02

New escrow payment: \$ 281.30

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No
☐ Yes

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current Interest Rate: _____%

New interest rate: _____%

Current principal and interest payment: \$

New principal and interest payment: \$

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No
☐ Yes

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: _____

Current mortgage payment: \$\$ _____

New mortgage payment: \$ _____

Important Information

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review Your Upcoming Escrow Account Activity (03/01/21 to 02/01/22)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$723.77	\$799.03
03/21	Mortgage Insurance	\$275.81	-\$76.05	\$923.53	\$998.79
04/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,123.29	\$1,198.55
04/21	Taxes	\$0.00	-\$489.55	\$633.74	\$709.00
05/21	Mortgage Insurance	\$275.81	-\$76.05	\$833.50	\$908.76
06/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,033.26	\$1,108.52
07/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,233.02	\$1,308.28
08/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,432.78	\$1,508.04
09/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,632.54	\$1,707.80
09/21	Taxes	\$0.00	-\$956.56	\$675.98	\$751.24
10/21	Mortgage Insurance	\$275.81	-\$76.05	\$875.74	\$951.00
11/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,075.50	\$1,150.76
12/21	Mortgage Insurance	\$275.81	-\$76.05	\$1,275.26	\$1,350.52
12/21	Insurance	\$0.00	-\$951.00	\$324.26	\$399.52
01/22	Mortgage Insurance	\$275.81	-\$76.05	\$524.02	\$599.28
02/22	Mortgage Insurance	\$275.81	-\$76.05	\$723.78	\$799.04
	Total	\$3,309.72	-\$3,309.71		

Review Your Escrow Account History (01/01/20 to 02/28/21)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from your account would be made during this period equaling \$3,264.33. Under federal law, your lowest monthly balance should not have exceeded \$388.40 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was -\$2,595.49.

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$388.49			-\$2,072.35
January	Mortgage Insurance	\$272.02	\$77.82	\$582.69	\$0.00	\$77.82	-\$2,150.17
February	Mortgage Insurance	\$272.02	\$77.82	\$776.89	\$0.00	\$0.00	-\$2,150.17
February	Mortgage Insurance	\$0.00	\$0.00	\$776.89	\$0.00	\$76.05	-\$2,226.22
March	Mortgage Insurance	\$272.02	\$77.82	\$971.09	\$0.00	\$0.00	-\$2,226.22
March	Mortgage Insurance	\$0.00	\$0.00	\$971.09	\$0.00	\$76.05	-\$2,302.27
April	Mortgage Insurance	\$272.02	\$77.82	\$1,165.29	\$272.38	\$0.00	-\$2,029.89
April	Taxes	\$0.00	\$483.85	\$681.44	\$0.00	\$489.55	-\$2,519.44
April	Mortgage Insurance	\$0.00	\$0.00	\$681.44	\$0.00	\$76.05	-\$2,595.49
May	Mortgage Insurance	\$272.02	\$77.82	\$875.64	\$272.38	\$0.00	-\$2,323.11
May	Mortgage Insurance	\$0.00	\$0.00	\$875.64	\$0.00	\$76.05	-\$2,399.16
June	Mortgage Insurance	\$272.02	\$77.82	\$1,069.84	\$272.38	\$0.00	-\$2,126.78
June	Mortgage Insurance	\$0.00	\$0.00	\$1,069.84	\$0.00	\$76.05	-\$2,202.83
July	Mortgage Insurance	\$272.02	\$77.82	\$1,264.04	\$272.38	\$0.00	-\$1,930.45
July	Mortgage Insurance	\$0.00	\$0.00	\$1,264.04	\$0.00	\$76.05	-\$2,006.50
August	Mortgage Insurance	\$272.02	\$77.82	\$1,458.24	\$272.38	\$0.00	-\$1,734.12
August	Mortgage Insurance	\$0.00	\$0.00	\$1,458.24	\$0.00	\$76.05	-\$1,810.17
September	Mortgage Insurance	\$272.02	\$77.82	\$1,652.44	\$272.38	\$0.00	-\$1,537.79
September	Taxes	\$0.00	\$936.64	\$715.80	\$0.00	\$956.56	-\$2,494.35
September	Mortgage Insurance	\$0.00	\$0.00	\$715.80	\$0.00	\$76.05	-\$2,570.40
October	Mortgage Insurance	\$272.02	\$77.82	\$910.00	\$272.38	\$0.00	-\$2,298.02
October	Mortgage Insurance	\$0.00	\$0.00	\$910.00	\$0.00	\$76.05	-\$2,374.07
November	Mortgage Insurance	\$272.02	\$77.82	\$1,104.20	\$272.38	\$0.00	-\$2,101.69



Loan Number: [REDACTED]

Property Address: 128 Braddock Dr

[REDACTED]

JASON E RITENOUR
128 BRADDOCK DR
LATROBE PA 15650-1034

Review Your Escrow Account History (01/01/20 to 02/28/21) Continued

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
November	Mortgage Insurance	\$0.00	\$0.00	\$1,104.20	\$0.00	\$76.05	-\$2,177.74
December	Mortgage Insurance	\$272.02 @	\$77.82 @	\$1,298.40	\$3,536.62	\$0.00	\$1,358.88
December	Insurance	\$0.00	\$910.00	\$388.40	\$0.00	\$951.00	\$407.88
December	Mortgage Insurance	\$0.00	\$0.00	\$388.40	\$0.00	\$76.05	\$331.83
January	Mortgage Insurance	\$0.00 @	\$0.00 @	\$388.40	\$272.02	\$76.05	\$527.80
February	Mortgage Insurance	\$0.00 @	\$0.00 @	\$388.40	\$272.02	\$76.05	\$723.77
Total		\$3,264.24	\$3,264.33		\$6,259.70	\$3,463.58	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from your escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding your escrow account and the terms in this statement.

If you have any questions, visit flagstar.com to chat directly with a support agent or call us at (800) 968-7700.

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

Get to know your escrow statement.

We want this statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about the **escrow account**. This guide outlines the details provided on the statement, explains the items that may appear, and defines the terms that are used.

How to read the statement:

A Loan Information

This section provides the new payment amounts and the date when the new payment is effective.

B Payment Options and Contact Information

We offer several convenient methods to make the payments, including the escrow shortage.

C Explanation of Escrow Analysis

Summarizes the results of the annual escrow analysis and explains the change(s) to the tax and/or insurance premiums and the effect it will have on the monthly mortgage payment.

D Payment Options

There are two options to pay the escrow shortage:

Option 1 Pay the shortage in full by the new payment effective date and the payment will be adjusted to the New Monthly Mortgage Payment shown.

Option 2 Pay the shortage with the monthly payment. If we do not receive the full shortage by the effective date of the new payment we will automatically spread the shortage and begin collecting it in the monthly payment.

E How the Escrow Payment is Calculated

Provides the calculation used to determine the monthly escrow payment.

F How the Escrow Shortage is Calculated

Reflects the required minimum balance and the expected minimum balance. The difference between the two amounts equals the shortage.

Escrow Shortage Payment Coupon

If you choose **Option 1**, detach this coupon and send it with the check for the full shortage amount by the due date.

Important Information


Special messages or announcements about the account are shown here. Also, details on the necessary action to take if the payment is set up through an automatic method will be provided here.

I Upcoming Escrow Activity

These are the expected payments to and disbursements from the escrow account. The expected payments are based off of the actual amounts paid the prior year. The minimum balance will be noted in red.

J Escrow Account History



This section will show you the actual payments into, and disbursements out of the escrow account for the last analysis period. This information can be helpful to you when determining changes with the escrowed items that caused a change to the payment.



Pay by mail
PO Box 660263
Dallas, TX 75266-0263

» ANNUAL ESCROW STATEMENT

Loan Number: 123456789
Property Address: 12345 Street Ave Drive
Escrow Analysis Date: 00/00/0000
New Payment Due Date: \$00,000.00
New Payment Effective Date: 00/00/0000

 **Pay by website:**
flagstar.com/myloans
 **Customer service:**
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m. ET
Saturday 7:30 a.m.-4 p.m. ET

Name Line 1
Name Line 2
12345 Second Street
Hometown, MI 48000

A

B

Dear [Customer Name(s)],

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and home owner's insurance. In reviewing your escrow account, we found you have a shortage of (\$).

C

Quick breakdown of the Escrow review

Current Escrow Balance*	\$000,000.00
Required Escrow Balance:	\$000,000.00
You have a shortage of	-\$000,000.00

*Based on all payments and disbursements due being made prior to the new payment effective date.

Old Mortgage Payment

Principal & Interest	\$000,000.00
Escrow	\$000,000.00
Optional Products	\$000,000.00
Monthly Mortgage Payment	\$000,000.00

The information below reflects the details of our review and the options available to you. The **shortage** was caused by **an increase in your taxes, insurance**. Questions about a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

Review The Payment Options

D

Option 1
One-time Payment of Escrow Shortage

Principal & Interest	\$000,000.00
Escrow	\$000,000.00
Optional Products	\$000,000.00
New Monthly Mortgage Payment	\$000,000.00

If you prefer to pay your escrow shortage in full, simply detach the coupon below and mail it along with your payment in the enclosed envelope. Upon receipt of your escrow shortage payment, your monthly payment will be adjusted to \$000,000.00 effective MAMMM DD, YYYY.

E

How The Escrow Payment Is Calculated

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$000,000.00.

Taxes	\$000,000.00	/12=	\$000,000.00
Insurance	\$000,000.00	/12=	\$000,000.00

Option 2
Monthly Payment of your Escrow Shortage

Principal & Interest	\$000,000.00
Escrow	\$000,000.00
Optional Products	\$000,000.00
Escrow Shortage	\$000,000.00
New Monthly Mortgage Payment	\$000,000.00

If you choose this option, no further action is needed. We will automatically spread the repayment of the escrow shortage over your next [00] monthly payments beginning with your payment due MAMMM DD, YYYY.

F

Determining The No Shortage

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$000,000.00.

Your projected escrow balance in [0month] is expected to be \$000,000.00.

Equal Housing Lender

Member FDIC


Page 1 of X

(Detach and return the bottom portion with payment. Retain the top portion for your records.)

Send In The Escrow Shortage Payment

CUSTOMER NAME 1
CUSTOMER NAME 2

P.O. BOX 6602663
Dallas, TX 75266-0263



Pay by website:
flagstar.com/myloans

Loan Number
#0000000000

One-time Escrow Payment
\$0,000.00

AMOUNT ENCLOSED \$

Date Due 00/00/0000

Important Information					
<div>H</div> <p>The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.</p>					
Review The Upcoming Escrow Account Activity (00/00/0000 to 00/00/0000)					
<div>I</div> <p>The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.</p>					
Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
00/00	Beginning Balance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Property Taxes	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Flood Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
00/00	Mortgage Insurance	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00	\$0.00/00.00
Review The Escrow Account History (00/00/0000 to 00/00/0000)					
<div>J</div> <p>The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.</p> <p>Last year, we anticipated that payments from your account would be made during this period equaling \$XXXXXXX. Under federal law, your lowest month payments could have exceeded \$XXXXXXX or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was less than \$XXXXXXX.</p>					
PROJECTED			ACTUAL		

What is an escrow analysis?

An escrow analysis is a review of your escrow accounts to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on your property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae or Freddie Mac loans, may be waived if certain conditions are met. Some basic conditions to determine eligibility for escrow waivers are:

- The loan-to-value ratio of your loan must be 80 percent or less.
- There have not been any payments over 30 days late in the last 12 months.
- Loan is not in a Special Flood Hazard Area (SFHA).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

Note: If all conditions are met on a loan with required flood insurance, all escrows may be waived with the exception of the flood insurance. Other conditions and requirements may apply; however, if the above conditions are met, please download the [Escrow Waiver Request Form](#) from [flagstar.com/MyLoans](#), complete it, and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25 percent of the current principal balance or \$150, whichever is greater, is charged. This fee will be charged unless not permitted by applicable state law.

Why did my payment change?

As the bills for your real estate taxes and insurance premiums change, the amount needed to be collected every month also needs to be updated. Even on a fixed-rate loan the escrow payment may vary, causing a change in the total payment owed. Please see your escrow analysis for more information.

Why do I have a shortage in my escrow account?

Escrow shortages generally occur when property taxes and/or insurance payments increase. Specific questions regarding tax amounts or homeowner's insurance should be directed to your local tax authority or your insurance agent. The following are other common reasons for an escrow shortage:

- An increase in the tax or insurance bill.
- Underestimation of the tax assessment on a new construction loan that was based on land only.
- An unanticipated disbursement, such as a supplemental tax bill.
- Force-placed taxes or insurance.

How can I pay my escrow shortage?

Escrow shortages can be paid conveniently using MyLoans or mailed with your escrow shortage coupon to:
Attn: Payment Processing, PO Box 660263, Dallas, TX 75266-0263.

Whom do I contact to update my loan with the correct tax amounts/information?

Since we may already receive your tax information from your taxing authority, please call the Customer Service Department to discuss the information we may need from you.

My insurance carrier has changed. What do I do?

Please call the Insurance Department at (833) 811-3061. Representatives are available Monday - Friday 7:30 a.m.-8 p.m. ET.

Please refer to [flagstar.com/MyLoans](#) for a full list of Escrow FAQs.

Debtor 1 **Jodi L Ritenour**

Case Number (if known)

19-24856-GLT

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michael Clark Date 2/5/2021
Signature

Print: Michael Clark Bar No.: 202929 Title Bankruptcy Attorney
First name Middle Name Last name

Company RICHARD M. SQUIRE & ASSOCIATES, LLC

Address 115 West Avenue, Suite 104,
Number Street

Jenkintown, PA 19046
City State Zip Code

Contact phone (215) 886-8790 Email: mclark@squirelaw.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re: Jason E. Ritenour and Jodi L Ritenour fka Jodi L Spillar	Chapter: 13
Debtors	Bankruptcy No.: 19-24856-GLT 11 U.S.C. § 362

Lakeview Loan Servicing, LLC

Movant

vs.

Jason E. Ritenour and Jodi L Ritenour fka Jodi L Spillar

Debtors

and

Ronda J. Winnecour, Esquire

Trustee

RESPONDENTS

CERTIFICATE OF SERVICE

I hereby certify that I am over 18 years of age; and that service upon all interested parties, indicated below, was made by sending true and correct copies of the Notice of Mortgage Payment Change electronically and/or via First Class Mail, postage prepaid.

Date Served: February 5, 2021

Ronda J. Winnecour, Esquire
Chapter 13 Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

United States Trustee
Office of the United States Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222

Jason E. Ritenour
128 Braddock Drive
Latrobe, PA 15650

Jodi L Ritenour
128 Braddock Drive
Latrobe, PA 15650

Scott R. Lowden
Nicotero & Lowden PC
3948 Monroeville Blvd., Suite 2
Monroeville, PA 15146

I hereby certify the foregoing to be true and correct under penalty of perjury.

Respectfully submitted,

/s/ Michael Clark

Richard M. Squire, Esq. (PA I.D. # 04267)

M. Troy Freedman, Esq. (PA I.D. # 85165)

Chandra M. Arkema, Esq. (PA I.D. # 203437)

One Jenkintown Station, Suite 104

115 West Avenue

Jenkintown, PA 19046

215-886-8790

215-886-8791 (FAX)

rsquire@squirelaw.com

tfreedman@squirelaw.com

carkema@squirelaw.com